PM Mudra Yojana 2026

Introduction

Pradhan Mantri Mudra Yojana (PMMY) is a flagship government scheme launched to support small and micro entrepreneurs in India. It provides financial assistance to non-corporate, non-farm small businesses to promote self-employment and entrepreneurship. In 2026, the scheme continues to play a major role in boosting India's MSME sector and strengthening financial inclusion.

Objective of the Scheme

The main objective of PM Mudra Yojana is to provide **collateral-free loans** to small business owners so they can start or expand their ventures without financial barriers. It aims to reduce dependency on informal lending sources and encourage job creation at the grassroots level.

Loan Categories under Mudra Yojana

The scheme is divided into three main categories:

- **Shishu** – loans up to ₹50,000
- **Kishore** – loans from ₹50,001 to ₹5 lakh
- **Tarun** – loans from ₹5 lakh to ₹10 lakh (and higher limits in some updated categories in 2026)

Benefits of PM Mudra Yojana

Under this scheme, beneficiaries get:

- Easy and collateral-free loans
- Support for starting new businesses
- Financial inclusion for small entrepreneurs
- Boost to self-employment opportunities
- Encouragement for women and rural entrepreneurs

Importance in 2026

In 2026, PM Mudra Yojana continues to strengthen India's small business ecosystem by empowering crores of entrepreneurs and supporting economic growth through self-employment.

Conclusion

PM Mudra Yojana is a powerful initiative that helps transform small ideas into successful businesses. It plays an important role in building an Aatmanirbhar Bharat by supporting entrepreneurship at the grassroots level.

 Read more here:
https://myojanaa.blogspot.com/2026/04/pm-mudra-yojana.html